Case 2:16-cv-01337-CDJ Document 1 Filed 03/23/16 Page 1 of 11

JS 44 (Rev. 12/07)

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

	INSTRUCTIONS ON THE REVERSE OF THE FORM.)				, ,	
I. (a) PLAINTIFFS			DEFENDANTS			
CATANA BENSON		TARGET CORPORATION, and TD BANK USA, N.A.				
(b) County of Residence	e of First Listed Plaintiff	- 1		of First Listed Defendant	ı	
	EXCEPT IN U.S. PLAINTIFF CASES)	Coun	ty of Residence ((IN U.S. PLAINTIFF CASES	S ONLY)	
				D CONDEMNATION CASES, UNVOLVED.	5.00 A 20 C	
(c) Attorney's (Firm Nam	Atto	rneys (If Known)				
Craig Thor Kimmel, Esc	q., Kimmel & Silverman, PC, ler, PA, 19002, (215)540-8888					
II. BASIS OF JURISI	DICTION (Place an "X" in One Box Only)	III. CITIZE	NSHIP OF P	RINCIPAL PARTIES	S(Place an "X" in One Box for Plaintiff	
☐ 1 U.S. Government	■ 3 Federal Question	(For Div	ersity Cases Only)	IF DEF	and One Box for Defendant)	
Plaintiff	(U.S. Government Not a Party)	Citizen of This		l ☐ l Incorporated or F of Business In Th		
☐ 2 U.S. Government Defendant	☐ 4 Diversity	Citizen of And	ther State	2	Principal Place 5 5	
Detendant	(Indicate Citizenship of Parties in Item III)	*******		of Business In	Another State	
		Citizen or Sub Foreign Cou		3	□ 6 □ 6	
IV. NATURE OF SUI	T (Place an "X" in One Box Only) TORTS	FOREERE	IDE/DENAL TV	West and the second sec		
☐ 110 Insurance	PERSONAL INJURY PERSONAL INJUR		JRE/PENALTY	BANKRUPTCY 422 Appeal 28 USC 158	OTHER STATUTES	
☐ 120 Marine	☐ 310 Airplane ☐ 362 Personal Injury	- ☐ 620 Other I	ood & Drug	422 Appeal 28 USC 138	 □ 400 State Reapportionment □ 410 Antitrust 	
☐ 130 Miller Act ☐ 140 Negotiable Instrument	☐ 315 Airplane Product Liability ☐ 365 Personal Injury		elated Seizure erty 21 USC 881	28 USC 157	□ 430 Banks and Banking□ 450 Commerce	
150 Recovery of Overpayment & Enforcement of Judgment	☐ 320 Assault, Libel & Product Liability	Ø □ 630 Liquor	Laws	PROPERTY RIGHTS	☐ 460 Deportation	
☐ 151 Medicare Act	Slander Slander 368 Asbestos Person Injury Product	al ☐ 640 R.R. & ☐ 650 Airline		☐ 820 Copyrights ☐ 830 Patent	 470 Racketeer Influenced and Corrupt Organizations 	
☐ 152 Recovery of Defaulted Student Loans	Liability Liability 340 Marine PERSONAL PROPER	☐ 660 Occupa	tional	☐ 840 Trademark	▼ 480 Consumer Credit	
(Excl. Veterans)	☐ 340 Marine PERSONAL PROPER ☐ 345 Marine Product ☐ 370 Other Fraud	Safety/	Health		☐ 490 Cable/Sat TV ☐ 810 Selective Service	
☐ 153 Recovery of Overpayment of Veteran's Benefits	Liability 371 Truth in Lending	Land State L	ABOR	SOCIAL SECURITY	☐ 850 Securities/Commodities/	
☐ 160 Stockholders' Suits	□ 350 Motor Vehicle □ 380 Other Personal □ 355 Motor Vehicle □ Property Damage	710 Fair La	bor Standards	☐ 861 HIA (1395ff) ☐ 862 Black Lung (923)	Exchange 875 Customer Challenge	
☐ 190 Other Contract ☐ 195 Contract Product Liability	Product Liability 385 Property Damage	□ 720 Labor/N	Agmt. Relations	☐ 863 DIWC/DIWW (405(g))	12 USC 3410	
☐ 196 Franchise	360 Other Personal Product Liability Injury		Agmt.Reporting osure Act	☐ 864 SSID Title XVI ☐ 865 RSI (405(g))	□ 890 Other Statutory Actions □ 891 Agricultural Acts	
REAL PROPERTY 210 Land Condemnation	CIVIL RIGHTS PRISONER PETITIO 441 Voting 510 Motions to Vacat	NS 740 Railway	Labor Act	FEDERAL TAX SUITS	■ □ 892 Economic Stabilization Act	
220 Foreclosure	☐ 441 Voting ☐ 510 Motions to Vacal ☐ 442 Employment Sentence	te ☐ 790 Other L☐ 791 Empl. F		870 Taxes (U.S. Plaintiff or Defendant)	893 Environmental Matters	
☐ 230 Rent Lease & Ejectment	☐ 443 Housing/ Habeas Corpus:	Security		☐ 871 IRS—Third Party	☐ 894 Energy Allocation Act ☐ 895 Freedom of Information	
☐ 240 Torts to Land ☐ 245 Tort Product Liability	Accommodations	IMMI	GRATION	26 USC 7609	Act	
290 All Other Real Property	☐ 445 Amer. w/Disabilities - ☐ 540 Mandamus & Ot		zation Application		☐ 900Appeal of Fee Determination Under Equal Access	
	Employment	☐ 463 Habeas Alien De			to Justice	
	Other	☐ 465 Other In			☐ 950 Constitutionality of State Statutes	
	440 Other Civil Rights	Actions	90 (90 (90 (90 (90 (90 (90 (90 (90 (90 (State Statutes	
V. ORIGIN (Place :	N80000071 SS1 - N2 - N0 - SI - N3					
□ 2 Re	an "X" in One Box Only) emoved from	1 4 Reinstated or	☐ 5 Transf	erred from	Appeal to District rict 7 7 Judge from	
Proceeding Sta	ate Court Appellate Court	Reopened	anothe	Litigation		
VI. CAUSE OF ACTION	Brief description of cause:	171 (4)	nte jurisdictiona	istatutes unless diversity):		
VII. REQUESTED IN	Telephone Consumer Protection					
COMPLAINT:	UNDER F.R.C.P. 23	N DEMAND	· S	JURY DEMAND	if demanded in complaint: Yes No	
VIII. RELATED CAS	E(S) (See instructions): JUDGE			DOCKET NUMBER		
DATE	SIGNATURE OF AT	TORNEY OF RECO	RD			
3/18/10	•	\				
FOR OFFICE USE ONLY						
RECEIPT # Al	MOUNT APPLYING IFP		JUDGE	MAG III	DGE	

INSTRUCTIONS FOR ATTORNEYS COMPLETING CIVIL COVER SHEET FORM JS 44

Authority For Civil Cover Sheet

The JS 44 civil cover sheet and the information contained herein neither replaces nor supplements the filings and service of pleading or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. Consequently, a civil cover sheet is submitted to the Clerk of Court for each civil complaint filed. The attorney filing a case should complete the form as follows:

- I. (a) Plaintiffs-Defendants. Enter names (last, first, middle initial) of plaintiff and defendant. If the plaintiff or defendant is a government agency, use only the full name or standard abbreviations. If the plaintiff or defendant is an official within a government agency, identify first the agency and then the official, giving both name and title.
- (b) County of Residence. For each civil case filed, except U.S. plaintiff cases, enter the name of the county where the first listed plaintiff resides at the time of filing. In U.S. plaintiff cases, enter the name of the county in which the first listed defendant resides at the time of filing. (NOTE: In land condemnation cases, the county of residence of the "defendant" is the location of the tract of land involved.)
- (c) Attorneys. Enter the firm name, address, telephone number, and attorney of record. If there are several attorneys, list them on an attachment, noting in this section "(see attachment)".
- II. Jurisdiction. The basis of jurisdiction is set forth under Rule 8(a), F.R.C.P., which requires that jurisdictions be shown in pleadings. Place an "X" in one of the boxes. If there is more than one basis of jurisdiction, precedence is given in the order shown below.

United States plaintiff. (1) Jurisdiction based on 28 U.S.C. 1345 and 1348. Suits by agencies and officers of the United States are included here.

United States defendant. (2) When the plaintiff is suing the United States, its officers or agencies, place an "X" in this box.

Federal question. (3) This refers to suits under 28 U.S.C. 1331, where jurisdiction arises under the Constitution of the United States, an amendment to the Constitution, an act of Congress or a treaty of the United States. In cases where the U.S. is a party, the U.S. plaintiff or defendant code takes precedence, and box 1 or 2 should be marked.

Diversity of citizenship. (4) This refers to suits under 28 U.S.C. 1332, where parties are citizens of different states. When Box 4 is checked, the citizenship of the different parties must be checked. (See Section III below; federal question actions take precedence over diversity cases.)

- III. Residence (citizenship) of Principal Parties. This section of the JS 44 is to be completed if diversity of citizenship was indicated above. Mark this section for each principal party.
- IV. Nature of Suit. Place an "X" in the appropriate box. If the nature of suit cannot be determined, be sure the cause of action, in Section VI below, is sufficient to enable the deputy clerk or the statistical clerks in the Administrative Office to determine the nature of suit. If the cause fits more than one nature of suit, select the most definitive.
- V. Origin. Place an "X" in one of the seven boxes.

Original Proceedings. (1) Cases which originate in the United States district courts.

Removed from State Court. (2) Proceedings initiated in state courts may be removed to the district courts under Title 28 U.S.C., Section 1441. When the petition for removal is granted, check this box.

Remanded from Appellate Court. (3) Check this box for cases remanded to the district court for further action. Use the date of remand as the filing date.

Reinstated or Reopened. (4) Check this box for cases reinstated or reopened in the district court. Use the reopening date as the filing date.

Transferred from Another District. (5) For cases transferred under Title 28 U.S.C. Section 1404(a). Do not use this for within district transfers or multidistrict litigation transfers.

Multidistrict Litigation. (6) Check this box when a multidistrict case is transferred into the district under authority of Title 28 U.S.C. Section 1407. When this box is checked, do not check (5) above.

Appeal to District Judge from Magistrate Judgment. (7) Check this box for an appeal from a magistrate judge's decision.

- VI. Cause of Action. Report the civil statute directly related to the cause of action and give a brief description of the cause. Do not cite jurisdictional statutes unless diversity.

 Example:

 U.S. Civil Statute: 47 USC 553

 Brief Description: Unauthorized reception of cable service
- VII. Requested in Complaint. Class Action. Place an "X" in this box if you are filing a class action under Rule 23, F.R.Cv.P.

Demand. In this space enter the dollar amount (in thousands of dollars) being demanded or indicate other demand such as a preliminary injunction.

Jury Demand. Check the appropriate box to indicate whether or not a jury is being demanded.

VIII. Related Cases. This section of the JS 44 is used to reference related pending cases if any. If there are related pending cases, insert the docket numbers and the corresponding judge names for such cases.

Date and Attorney Signature. Date and sign the civil cover sheet.

Case 2:16-cv-01337-CDJ Document 1 Filed 03/23/16 Page 3 of 11

IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

CASE MANAGEMENT TRACK DESIGNATION FORM

CATANA BENSON	: CIVIL ACTION	
v.	:	
TARGET CORROR LEVON	:	
TARGET CORPORATION, and TD BANK USA, N.A.	: : NO.	
TO BANK COA, N.A.	. NO.	
plaintiff shall complete a Case Manage filing the complaint and serve a copy or side of this form.) In the event that designation, that defendant shall, with it	expense and Delay Reduction Plan of this of ment Track Designation Form in all civil can all defendants. (See § 1:03 of the plan set for a defendant does not agree with the plaint is first appearance, submit to the clerk of countagement Track Designation Form specifying be assigned.	ases at the time of orth on the reverse iff regarding said rt and serve on the
SELECT ONE OF THE FOLLOWIN	NG CASE MANAGEMENT TRACKS:	
(a) Habeas Corpus – Cases brought und	er 28 U.S.C. § 2241 through § 2255.	()
(b) Social Security – Cases requesting r and Human Services denying plaint	eview of a decision of the Secretary of Heal off Social Security Benefits.	th ()
(c) Arbitration – Cases required to be d	esignated for arbitration under Local Civil R	Rule 53.2. (X)
	or personal injury or property damage from	
exposure to asbestos.		()
commonly referred to as complex as	o not fall into tracks (a) through (d) that are ad that need special or intense management lorm for a detailed explanation of special	by
management cases.)	•	()
(f) Standard Management – Cases that	do not fall into any one of the other tracks.	()
03/18/2016 Date Attorney-at-law 215-540-8888 215-540-8817	CRAIG THOR KIMMEL. Attorney for Plaintiff	, ESQ.
Telephone FAX Number	<u>kimmel@creditlaw.com</u> E-Mail Address	

Case 2:16-cv-01337-CDJ Document 1 Filed 03/23/16 Page 4 of 11

Civil Justice Expense and Delay Reduction Plan Section 1:03 - Assignment to a Management Track

- (a) The clerk of court will assign cases to tracks (a) through (d) based on the initial pleading.
- (b) In all cases not appropriate for assignment by the clerk of court to tracks (a) through (d), the plaintiff shall submit to the clerk of court and serve with the complaint on all defendants a case management track designation form specifying that the plaintiff believes the case requires Standard Management or Special Management. In the event that a defendant does not agree with the plaintiff regarding said designation, that defendant shall, with its first appearance, submit to the clerk of court and serve on the plaintiff and all other parties, a case management track designation form specifying the track to which that defendant believes the case should be assigned.
- (c) The court may, on its own initiative or upon the request of any party, change the track assignment of any case at any time.
- (d) Nothing in this Plan is intended to abrogate or limit a judicial officer's authority in any case pending before that judicial officer, to direct pretrial and trial proceedings that are more stringent than those of the Plan and that are designed to accomplish cost and delay reduction.
- (e) Nothing in this Plan is intended to supersede Local Civil Rules 40.1 and 72.1, or the procedure for random assignment of Habeas Corpus and Social Security cases referred to magistrate judges of the court.

SPECIAL MANAGEMENT CASE ASSIGNMENTS (See §1.02 (e) Management Track Definitions of the Civil Justice Expense and Delay Reduction Plan)

Special Management cases will usually include that class of cases commonly referred to as "complex litigation" as that term has been used in the Manuals for Complex Litigation. The first manual was prepared in 1969 and the Manual for Complex Litigation Second, MCL 2d was prepared in 1985. This term is intended to include cases that present unusual problems and require extraordinary treatment. See §0.1 of the first manual. Cases may require special or intense management by the court due to one or more of the following factors: (1) large number of parties; (2) large number of claims or defenses; (3) complex factual issues; (4) large volume of evidence; (5) problems locating or preserving evidence; (6) extensive discovery; (7) exceptionally long time needed to prepare for disposition; (8) decision needed within an exceptionally short time; and (9) need to decide preliminary issues before final disposition. It may include two or more related cases. Complex litigation typically includes such cases as antitrust cases; cases involving a large number of parties or an unincorporated association of large membership; cases involving requests for injunctive relief affecting the operation of large business entities; patent cases; copyright and trademark cases; common disaster cases such as those arising from aircraft crashes or marine disasters; actions brought by individual stockholders; stockholder's derivative and stockholder's representative actions; class actions or potential class actions; and other civil (and criminal) cases involving unusual multiplicity or complexity of factual issues. See §0.22 of the first Manual for Complex Litigation and Manual for Complex Litigation Second, Chapter 33.

Case 2:16-cv-013 1 CEP STATES TRIFFE C 03/23/16 Page 5 of 11

FOR THE EASTERN DISTRICT OF PENNSYLVANIA — DESIGNATION FORM to be used by counsel to indicate the category of the case for the purpose of assignment to appropriate calendar. Address of Plaintiff: 2141 Brown Avenue, Bensalem, PA 19020 Address of Defendant: 1000 Nicollet Mall, Minneapolis, Minnesota 55403 Place of Accident, Incident or Transaction: (Use Reverse Side For Additional Space) Does this civil action involve a nongovernmental corporate party with any parent corporation and any publicly held corporation owning 10% or more of its stock? (Attach two copies of the Disclosure Statement Form in accordance with Fed.R.Civ.P. 7.1(a)) Yes Does this case involve multidistrict litigation possibilities? Nox Yes□ RELATED CASE, IF ANY: _____ Date Terminated: Case Number: Judge Civil cases are deemed related when yes is answered to any of the following questions: 1. Is this case related to property included in an earlier numbered suit pending or within one year previously terminated action in this court? NoX 2. Does this case involve the same issue of fact or grow out of the same transaction as a prior suit pending or within one year previously terminated action in this court? Yes□ NoX 3. Does this case involve the validity or infringement of a patent already in suit or any earlier numbered case pending or within one year previously terminated action in this court? Yes N_0 4. Is this case a second or successive habeas corpus, social security appeal, or pro se civil rights case filed by the same individual? Yes NoX CIVIL: (Place ✓ in ONE CATEGORY ONLY) A. Federal Question Cases: B. Diversity Jurisdiction Cases: 1.

Indemnity Contract, Marine Contract, and All Other Contracts 1.

Insurance Contract and Other Contracts 2.

FELA 2. Airplane Personal Injury 3.

Jones Act-Personal Injury 3.

Assault, Defamation 4. □ Antitrust 4.

Marine Personal Injury 5.
Patent 5. Motor Vehicle Personal Injury 6. Labor-Management Relations 6. ☐ Other Personal Injury (Please specify) 7.

Civil Rights 7.

Products Liability 8.

Habeas Corpus 8.

Products Liability — Asbestos 9. ☐ Securities Act(s) Cases 9. □ All other Diversity Cases 10. ☐ Social Security Review Cases (Please specify) 11. X All other Federal Question Cases – 47 U.S.C. §153 (39) (Please specify) ARBITRATION CERTIFICATION (Check Appropriate Category) CRAIG THOR KIMMEL, ESQ., counsel of record do hereby certify: □ Pursuant to Local Civil Rule 53.2, Section 3(c)(2), that to the best of my knowledge and belief, the damages recoverable in this civil action case exceed the sum of \$150,000.00 exclusive of interest and costs; ☐ Relief other than monetary damages is sought. 3/18/2016 57100 Attorney-at-Law Attorney I.D.# NOTE: A trial de novo will be a trial by jury only if there has been compliance with F.R.C.P. 38. I certify that, to my knowledge, the within case is not related to any case now pending or within one year previously terminated action in this court except as noted above. 3)18/2016 57100 Attorney-at-Law Attorney I.D. # CIV. 609 (5/2012)

UNITED STATES DISTRICT COURT FOR THE

EASTERN DISTRICT OF PENNSYLVANIA

CATANA BENSON,)
Plaintiff)
) Case No.:
V.)
) COMPLAINT AND DEMAND FOR
TARGET CORPORATION, and) JURY TRIAL
TD BANK USA, N.A.,)
)
Defendants	

COMPLAINT

CATANA BENSON ("Plaintiff"), by and through her attorneys, KIMMEL & SILVERMAN, P.C., alleges the following against TARGET CORPORATION ("TARGET") and TD BANK USA, N.A. ("TD") (collectively "Defendants"):

INTRODUCTION

1. Plaintiff's Complaint is based on the Telephone Consumer Protection Act ("TCPA").

JURISDICTION AND VENUE

- 2. Jurisdiction of this Court arises pursuant to 28 U.S.C. § 1331. See Mims v. Arrow Fin. Services, LLC, 132 S. Ct. 740, 747, 181 L. Ed. 2d 881 (2012).
- 3. Defendants conduct business in the Commonwealth of Pennsylvania and as such, personal jurisdiction is established.

4. Venue is proper pursuant to 28 U.S.C. § 1391(b)(2).

PARTIES

- 5. Plaintiff is a natural person residing in Bensalem, Pennsylvania 19020..
 - 6. Plaintiff is a "person" as that term is defined by 47 U.S.C. § 153(39).
- 7. Defendant Target is a corporation that does business in Pennsylvania and maintains its principle place located at 1000 Nicollet Mall, Minneapolis, Minnesota 55403.
- 8. Defendant TD is a corporation that does business in Pennsylvania and maintains its principle place located at 1701 Route 70 East, Cherry Hill, New Jersey 08034.
- 9. Defendants are each a "person" as that term is defined by 47 U.S.C. §153(39).
- 10. Defendants acted through their agents, employees, officers, members, directors, heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives, and insurers.

FACTUAL ALLEGATIONS

- 11. Plaintiff has a cellular telephone number that she has had for more than one year.
 - 12. The phone number has been assigned to a cellular telephone service

for which Plaintiff incurs a charge for incoming calls.

- 13. Beginning in or around early June 2015, and continuing through at least mid-July 2015, Defendants placed repeated harassing calls to Plaintiff's cellular telephone.
- 14. Defendants used an automatic telephone dialing system and automatic and/or pre-recorded messages.
- 15. Defendants' automated messages would state; "Please hold to speak to a representative", at which point, Plaintiff would hold, and then be transferred to live individual.
 - 16. Defendants' telephone calls were not made for "emergency purposes."
- 17. Although Plaintiff has an account with Defendants, she revoked consent to be contacted on her cellular telephone when the calls began in June 2015.
- 18. Defendants heard Plaintiff's revocation on several occasions and responded "Ok".
- 19. Despite Plaintiff revoking consent, Defendants continued to call Plaintiff on her cellular telephone, calling a total of more than 40 times.
- 20. Upon information and belief, Defendants conduct business in a manner which violates the telephone consumer protection act.

DEFENDANT VIOLATED THE TELEPHONE CONSUMER PROTECTION ACT

- 21. Plaintiff incorporates the forgoing paragraphs as though the same were set forth at length herein.
- 22. Defendants initiated multiple automated telephone calls to Plaintiff's cellular telephone using a prerecorded voice.
- 23. Defendants initiated these automated calls to Plaintiff using an automatic telephone dialing system.
 - 24. Defendants' calls to Plaintiff were not made for emergency purposes.
- 25. Defendants' calls to Plaintiff, in and after early June 2015, were not made with Plaintiff's prior express consent.
- 26. Defendants' acts as described above were done with malicious, intentional, willful, reckless, wanton and negligent disregard for Plaintiff's rights under the law and with the purpose of harassing Plaintiff.
- 27. The acts and/or omissions of Defendants were done unfairly, unlawfully, intentionally, deceptively and fraudulently and absent bona fide error, lawful right, legal defense, legal justification or legal excuse.
- 28. As a result of the above violations of the TCPA, Plaintiff has suffered the losses and damages as set forth above entitling Plaintiff to an award of statutory, actual and trebles damages.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff, CATANA BENSON, respectfully prays for a judgment as follows:

- a. All actual damages suffered pursuant to 47 U.S.C. § 227(b)(3)(A);
- b. Statutory damages of \$500.00 per telephone call pursuant to 47 U.S.C. § 227(b)(3)(B);
- c. Treble damages of \$1,500 per telephone call pursuant to 47 U.S.C. §227(b)(3) or alternatively that amount for all calls made after Defendants were notified that Plaintiff revoked consent;
- d. Injunctive relief pursuant to 47 U.S.C. § 227(b)(3);
- e. Any other relief deemed appropriate by this Honorable Court.

DEMAND FOR JURY TRIAL

PLEASE TAKE NOTICE that Plaintiff, CATANA BENSON, demands a jury trial in this case.

2	Case 2:16-cv-01337-CDJ Document 1 Filed 03/23/16 Page 11 of 11	
1		
3		
4		
5		
6	RESPECTFULLY SUBMITTED,	
7 8	DATED: March 18, 2016 KIMMEL & SILVERMAN, P.C.	
9		
10	By:Craig Thor Kimmel	
11	Attorney ID # 57100	
12	Kimmel & Silverman, P.C. 30 E. Butler Pike	
13	Ambler, PA 19002 Phone: (215) 540-8888	
14	Fax: (877) 788-2864	
15	Email: kimmel@creditlaw.com	
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
	6	